

Universe Silver® Deposit Account Fee Schedule

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION OF YOUR CARDHOLDER AGREEMENT.

Service	Description	Temporary Card	No Direct Deposit Account	Direct Deposit Plus Account	Employee Account	Employee Plus Account
Maintenance Fees						
Monthly Maintenance Fee	Monthly fee for Account assessed on the 1st day of every month. This fee will begin 30 days after signing up for the Account.	\$9.95	\$9.95	\$0.00	\$0.00	\$0.00
Inactivity Fee	There is no charge for inactivity on your Account.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Transaction Fees						
PIN Purchase Fee	Each time you make a point-of-sale purchase within the United States by selecting "debit" and entering your Personal Identification Number ("PIN").	\$0.50	\$0.50	\$0.00	\$0.00	\$0.00
PIN Purchase Fee - International †	Each time you make a point-of-sale purchase outside of United States by selecting "debit" and entering your Personal Identification Number ("PIN").	\$0.50	\$0.50	\$0.00	\$0.00	\$0.00
Signature Purchase Fee - International †	Each time you attempt a point-of-sale purchase outside of the United States by selecting "credit" and the transaction is successful.	\$0.50	\$0.50	\$0.00	\$0.00	\$0.00
Bank Teller Withdrawal Fee	Each time you request a cash withdrawal from a bank teller. You can withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo.	\$2.50	\$2.50	\$0.00	\$0.00	\$0.00
Bill Pay Fee	Each time you use the Bill Payment feature to pay a payee electronically via a paper check.	\$2.00	\$2.00	\$1.00	\$1.00	\$1.00
Foreign Transaction Fee	Each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD).	3% of total transaction in USD	3% of total transaction in USD	3% of total transaction in USD	3% of total transaction in USD	3% of total transaction in USD
Direct Deposit Fee	There is no charge to direct deposit funds to your Account.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Retail Deposit Fee	Each time you deposit funds to your Account at a retail location. Avoid this fee by setting up direct deposit or send funds via ACH to your Account.	\$3.00	\$2.00	\$0.00	\$0.00	\$0.00
ATM Fees						
ATM Withdrawal Fee – Out of Network	Each time you withdraw cash from an ATM within the United States unless it displays the Visa Plus Alliance logo. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network unless the ATM displays the Visa Plus Alliance logo.	\$2.50	\$2.50	\$0.00	\$0.00	\$0.00
ATM Withdrawal Fee - International †	Each time you withdraw cash from an ATM outside of the United States. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network used to complete the transaction.	\$4.95	\$4.95	\$0.00	\$0.00	\$0.00
ATM Balance Inquiry Fee	This fee is charged each time you request your Account balance using an ATM within the United States unless it displays the Visa Plus Alliance logo, regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network unless the ATM displays the Visa Plus Alliance logo. Track your Account balance via the mobile app and online at no charge or call customer service.	\$0.75	\$0.75	\$0.00	\$0.00	\$0.00
ATM Balance Inquiry Fee - International †	This fee is charged each time you request your Account balance using an ATM outside of the United States regardless of whether you also conduct a cash withdrawal. In addition to this fee, you may be charged an additional fee/surcharge by the ATM operator or the network used to complete the transaction. Track your Account balance via the mobile app and online at no charge or call customer service.	\$0.75	\$0.75	\$0.00	\$0.00	\$0.00
Overdraft Protection Fee						
Overdraft Protection Fee	This fee is charged for each debit card transaction uses Overdraft Protection when there is not a sufficient Available Balance in your Account to cover the transaction. Overdraft Protection is an optional service. Overdraft protection fees will not be assessed unless you 1) opt-in to overdraft protection and 2) you meet the qualification factors outlined in the Deposit Account Agreement for the calendar month. If you have not opted-in, do not qualify for overdraft protection, or have exceeded the monthly overdraft limits including fees, the transaction will decline. You can change your overdraft election at any time. See Deposit Account Agreement for full details.	Not Available	Not Available	\$15.00 per item Up to 4 per calendar month	\$15.00 per item Up to 4 per calendar month	\$15.00 per item Up to 4 per calendar month
Service Fees						
Card Replacement Fee – In Store	Each time you request this service if the replacement Card is requested prior to Card expiration date in a TitleMax store.	Up To \$1.20	Up To \$1.20	Up To \$1.20	Up To \$1.20	Up To \$1.20
Card Replacement Fee – Standard Mail	Each time you request this service if the replacement Card is requested prior to Card expiration date and it is mailed to you via standard USPS shipping.	\$5.00	\$5.00	\$0.00	\$0.00	\$0.00
Expedited Card Delivery Fee – 3 Business Day	Expedited shipping of your replacement Card is available upon request at an additional cost. The Card Replacement Fee will also be charged.	Up to \$16.08	Up to \$16.08	\$10.00	\$0.00	\$0.00
Paper Statement Fee	Fee per statement each time you request that we mail you a paper statement that is not related to an unauthorized transaction within the last 120 days. A periodic statement is provided to you electronically each month at no cost. You may also view and print your statement history at no charge by visiting our website.	\$3.95	\$3.95	\$0.00	\$0.00	\$0.00
Upgraded Card Fees						
Upgrade Debit Card Fee - New Background Option	Fee charged to upgrade the background on your debit Card to a different standard option after your initial personalized Card has been shipped to you if the functionality is enabled for your Account.	\$2.95	\$2.95	\$2.95	\$2.95	\$2.95
Upgrade Debit Card Fee - Customer Photo Option	Fee charged to upgrade the image on your debit Card to a personal photo of your choosing after your initial personalized Card has been shipped to you if the functionality is enabled for your Account. The personal photo must meet our image guidelines.	\$4.95	\$4.95	\$4.95	\$4.95	\$4.95
Potential Third Party Fees						
Cash Transfer Services Fee at a Retail Location	GreenDot® may assess a fee for each cash transfer service. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the cash transfer. For example, a fee of up to \$4.95 may apply when loading cash through Green Dot. Go to greendot.com . This information was accurate as of 9/20/2019. Avoid this fee by setting up direct deposit or sending funds via ACH to your Account.	May Vary – Up to \$4.95	May Vary – Up to \$4.95	May Vary – Up to \$4.95	May Vary – Up to \$4.95	May Vary – Up to \$4.95
ATM Surcharge Fee	Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-Visa Plus Alliance ATM. Withdraw cash at no charge by using an ATM displaying the Visa Plus Alliance logo.	May Vary	May Vary	May Vary	May Vary	May Vary
Card Network International Currency Conversion Fee	The Card Network for your Card (e.g. Visa®, Mastercard®, or Discover®) may assess a fee for currency conversion if you make a transaction in a currency other than the currency in which your Account was issued. This fee is a percentage of the amount of the transaction.	May Vary	May Vary	May Vary	May Vary	May Vary

† Transactions made outside of the 50 United States and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

‡ Standard message and data rates from your wireless service provider may apply.

To find a Visa Plus Alliance ATM, go to usa.visa.com/support/consumer/surcharge-free-atms.html

NOTE: Additional terms about your account can be found in the Deposit Account Agreement provided to you at the time of application. Additional copies are available on our website, in the mobile app, or by calling the number on the back of the card.

The Universe Silver Deposit Account is offered by Central Bank of Kansas City, Member FDIC and the Universe Silver Visa® Debit Card is issued by Central Bank of Kansas City, pursuant to a license from Visa U.S.A., Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Account. You should consult your Deposit Account Agreement. If you have any questions regarding the Account or such fees, terms, and conditions, you can contact us toll-free at 800-483-6634 - 24 hours a day – 7 days a week – 365 days per year.